

Issue 26: INSIDER'S EDGE: Leader of the PAC

Welcome back to another edition of the Insider's Edge with your hostess, Medicaid Marge!

Hopefully, it's no surprise to our readers that the Medicaid program is expanding. Starting January 1, 2014, people under 65 with income up to 138% of the federal poverty level (FPL) can get coverage through Medicaid. This is exciting news for many Maryland adults.

Who is leading the pack of adults newly eligible for full Medicaid benefits? Current enrollees in Medicaid's Primary Adult Care (PAC) program! The PAC program currently offers a limited benefit package. Starting January 1, 2014, everyone in the program will begin receiving full Medicaid benefits.



Is the glass half-full or half-empty? No need for debate! Starting January 1, PAC enrollees will receive full Medicaid benefits.

All active PAC enrollees (as of December 31, 2013) will **automatically** be converted on January 1, 2014 and will be enrolled in HealthChoice.

The PAC program will continue to process applications that are received by the PAC office by December 30, 2013.

Excellent news! What's next for current PAC enrollees?

DHMH sent letters to all current PAC members on October 1 to let them know that they will automatically start receiving full Medicaid benefits effective January 1, 2014.

PAC members will be enrolled in the same MCO through which they currently receive benefits. Just like other new HealthChoice enrollees, former PAC members will receive a new Medical Assistance red-and-white card and their MCO will issue them a new HealthChoice MCO card.



Working with consumers who may qualify for PAC or who are already in the program? Here's how you can help!

Everyone who may be eligible for PAC should be enrolled now to ensure they start receiving full Medicaid benefits automatically on January 1. Here is a link to the application: <https://mmcp.dhmdh.maryland.gov/mpac/docs/PAC-Application-05-10.pdf>

To qualify for PAC, a person must be:

- Age 19 or over
- Not enrolled in Medicare
- A childless adult (Participants may have non-dependent children and still qualify for PAC. If an applicant has dependent children under age twenty-one, they should apply for Medicaid through CARES.)
- A Maryland resident
- A U.S. citizen or qualified alien
- Below the income guidelines
 - A single person can make up to \$13,328/year
 - A married couple can make up to \$17,992/year

What should I tell consumers I work with?

Ask the consumer, do you already have PAC?

- If yes, you don't need to apply through Maryland Health Connection. Your coverage will automatically transition to a full Medicaid benefit on January 1, 2014.

If they aren't enrolled in PAC now, encourage them to apply:

- You should apply for PAC today because if eligible, you will be able to obtain PAC benefits now, and you will automatically get full Medicaid coverage through Maryland Health Connection on January 1, 2014.
- If you apply for PAC today and are denied, you can apply through Maryland Health Connection for coverage beginning January 1, 2014.

A Little Fine Print for our Super Savvy Insiders...



Did you know that former PAC enrollees will continue to have their own coverage group effective January 1?

- A01 Childless Adults up to 65, up to 133% FPL, Former PAC enrollees